

# An Affordable Alternative to Owning or Renting: Canada's Non-profit Co- operative Housing Program

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**AN AFFORDABLE ALTERNATIVE TO OWNING OR RENTING:  
CANADA'S NON-PROFIT CO-OPERATIVE HOUSING PROGRAM**

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One of the more poorly handled social problems in Canada and the United States is the housing of low income households. On the assumption that the private housing market could and should house as many people as possible, government owned housing was built with great hesitancy and with minimum design and amenity standards. Public housing was to be a temporary stop for people on their way to market housing. It was not to compete with private housing. (Dennis and Fish, 1972; Bennett, 1983) After forty years of building generally inferior quality public housing and experimenting with various alternatives, low and moderate income households in North America have great difficulty finding good quality affordable housing appropriate to the needs of their household. With the economy stagnating and unemployment high for the foreseeable future, this problem will likely worsen.

Out of the broad range of post-war housing programs implemented by the Canadian government, one which has been a great success from the start and one which has recently managed to receive the continued support of Canada's conservative government, is the non-profit co-operative housing program. The introduction of non-profit continuing co-operatives into Canada's housing system about fifteen years ago created a new form of tenure combining the best features of owning and renting. About 40,000 low and moderate income Canadian households now live in some 900 self-managed housing co-operatives on a non-profit and non-equity basis. In terms of

Canada's entire housing stock, co-op units represent a very small share, less than one percent. Most of these units, however, have been built since the mid-1970's. They represent a significant share of annual housing starts in some urban areas and they provide the only means for many households to achieve the benefits of home ownership in the high cost metropolitan housing markets.

### **Co-op Housing: A "Third" Sector**

Like private home ownership, members of a housing co-op have security of tenure and control over their living environment because they legally co-own and manage their housing. Like renting, co-op members make no equity investment and receive no financial benefits when they move out. Under current and likely future housing market conditions, co-operative housing is seen by many as the only way many households will ever be able to become "home owners." It is also seen as an excellent means of eliminating the high cost and administrative burden of government managed subsidized housing.

Though housing co-operatives exist in many countries, they are usually similar to condominiums in that they are owned by the residents who make an equity investment and have the right to sell their share in the project and profit from any capital gain which may arise. This type of housing co-op is virtually the same as private ownership. It is very similar to owning a condominium. In Canada, condominiums and co-operatives originated at about the same time but are very different.

In the late 1960's the adoption of condominium legislation permitted the private ownership of a housing unit and the joint ownership of land and other common elements. Condominiums in Canada are simply another form of private home ownership. (Skaburskis and Associates, 1984) Unlike condominiums, housing co-operatives involve no equity investment by the residents. The development of a federal government program subsidizing housing co-ops permitted ownership of the project by the residents on a non-equity basis. It is the non-profit and non-equity form of ownership combined with democratic self-management which distinguishes co-operative from condominium ownership.

In a condominium, investors purchase one or more individual housing units and the owner may or may not reside in the project. In Canada's housing co-operatives, the co-op, as a legal corporate entity, owns the entire project. The members of the co-op do not own the units they live in. They pay a housing charge (similar to rent) for the right to occupy a unit. All co-op members have one vote and all members elect a board of directors from among themselves. Special provincial laws in Canada define the nature of co-operative corporations, just like other special laws define the nature of condominium corporations. When a member of a co-op moves out,

they receive no financial compensation and they do not even select who will occupy their unit next. The board of directors, usually through a membership committee, interviews potential new members in advance and maintains a waiting list. It is rare for a co-op not to have a long waiting list.

Because members of a housing co-operative jointly co-own the project, they have full responsibility for its management. The board of directors appoints members to a number of committees, usually a maintenance, finance and membership committee. All members are expected to volunteer some time to help manage the co-op and membership in one of the committees or serving a term on board of directors is the usual form of participation. Larger co-ops, those with more than 30 or 40 units, hire staff or retain the services of a management firm for keeping the books and doing the routine maintenance. The "housing charge" is set each year by the members at a level sufficient to cover the mortgage payments and operating costs. The entire process of ownership and management is a democratic one. Co-operative housing, therefore, represents a distinctly different tenure option for the ownership and management of housing. It is neither individually owned housing nor is it government owned and managed housing. Co-ops are, in effect, within the public domain, like public housing, yet in practical and legal terms, they are owned by the people who live in them. Since the federal government provides an insured mortgage and subsidies adequate to make the units affordable to a mix of low and moderate income households, the operating agreement between the government and the co-op is a contract requiring the co-op to operate on a non-profit and democratic basis.

## **The Evolution of Canada's Co-op Housing Sector**

The co-operative housing program was formally established when the National Housing Act was extensively amended in 1973. Most housing co-ops, however, have been built since 1978, when the program was substantially revised and expanded. (Co-operative Housing Foundation of Canada, 1985)

Prior to the 1970's, the idea and the reality of a Canadian co-op housing sector had been developing for some time. Back in the 1930's a number of building co-operatives were established in smaller communities, mainly in Nova Scotia and Quebec. In a "building co-operative" a group of people join together to build each other's individual homes. Though this kind of housing co-op was successful in small communities it was a difficult model to apply to an increasingly urbanized nation and to large numbers of households.

Advocates of housing reform then began to focus on the "continuing co-op" model whereby the members jointly own the entire project on a continuing basis rather than take individual ownership of the units once

they are built. As more and more households confronted problems of affording housing appropriate to their needs and as many families realized that they had very little opportunity to become homeowners, more and more people and organizations began to investigate and then advocate an alternative form of housing tenure, non-profit continuing co-ops. (Laidlaw, 1977, pp. 41-48)

In 1962, with the financial assistance of CMHC, the Co-operative Union of Canada undertook research into the feasibility of co-operative housing tenure, including a review of the experience of housing co-operatives in other countries. A few years later, in 1966, the first continuing co-op, the 200 unit Willow Park Housing Co-operative, was built in Winnipeg. Willow Park was the result of joint efforts by Manitoba's very large co-operative business sector, including the Federated Co-operatives, Manitoba Pool Elevators, Co-operative Life Insurance as well as the Winnipeg and District Labour Council. These groups had sponsored the establishment of the Co-operative Housing Association of Manitoba in 1960, which eventually led to the construction of Willow Park.

Enough momentum had developed during the 1960's for a national organization, the Co-operative Housing Foundation of Canada (CHF), to be established. CHF was formed in Ottawa in March, 1968 by the Canadian Labour Congress, the Co-operative Union of Canada and the Canadian Union of Students. One of CHF's first actions was to present a brief to the Federal Task Force on Housing and Urban Development.

The 1969 report of the Task Force, chaired by Paul Hellyer, who was then the Minister responsible for federal housing policies, recommended that greater emphasis be placed on finding ways for moderate income households to obtain homeownership and that the public housing program be discontinued in favour of socially mixed assisted housing projects. These recommendations helped focus further attention on the co-operative form of tenure. One of the Task Force's specific recommendations was that "greater encouragement be given to the use of limited dividend, non-profit and co-operative projects." (Canada, Federal Task Force on Housing and Urban Development, 1969, p. 37)

When the federal government announced its \$200 million fund for innovative housing in 1970, CHF successfully negotiated with CMHC to have housing co-ops financed by this fund. As a result, a total of 11 housing co-operatives were built during the early 1970's in Vancouver, Calgary, Winnipeg, London and Toronto. When it came time to revise the National Housing Act in 1973, therefore, non-profit continuing housing co-ops had become recognized as a desirable and feasible tenure option as well as a social housing program option.

The general objectives of the federal co-op housing program have been the following:

- \* to provide modest affordable housing appropriate to the needs of low and moderate income families and individuals;
- \* to produce housing at minimum cost by implementing appropriate cost controls;
- \* to add to the supply of affordable housing;
- \* to provide mixed income, integrated projects which are free from the "ghetto" image which characterized some public housing projects; and
- \* to use the voluntary sector through reliance on self-management and non-profit community based resource groups and agencies.

With the formal establishment of the co-op housing program in 1973, and then a revised and expanded version in 1978, a large co-op housing development sector began to emerge. These "resource groups" provide organizational and development consulting services to the groups of citizens who desire to establish housing co-ops. Most resource groups are non-profit organizations and are members of a national organization, the Co-operative Housing Foundation of Canada (CHF), located in Ottawa. CHF provides advice and technical information to resource groups and housing co-ops. It also functions as a political lobby on behalf of the co-op housing sector. It is largely due to the existence of CHF and the resource groups that no housing co-op has ever failed, i.e., been foreclosed for defaulting on its mortgage. The resource groups across the country provide extensive education programs for perspective members of a co-op as part of the development process. If an existing co-op finds itself in difficulty, as happens occasionally due to administrative or financial mismanagement, it is one of CHF's functions to respond to these crises by providing the necessary assistance.

### **Social Mix and Program Targeting**

The socially mixed approach to social housing policy in Canada emerged from the dissatisfaction with the public housing projects built in the 1950's and 1960's. The Hellyer Task Force recommended socially mixed housing projects in response to "the near-unanimous view" heard by the Federal Task Force as it toured the country that the larger public housing projects were "ghetto's of the poor" and that "people who lived in them were stigmatized in the eyes of the rest of the community." In a period of government spending constraints this approach has become controversial. Less than half the funds spent on the social housing programs benefit the lowest income households with the greatest need. The rest benefit average income groups. This especially disturbs the private housing industry which feels that some of the potential demand for market housing is being met by a government program.

The issue of social mix raises a question which was not explicitly settled when the co-op housing program was first initiated: to what extent is it simply a low-income housing supply program, or to what extent is it, in addition to supplying low-income housing, a new form of home ownership for both low- and moderate-income households? Co-operative housing originally emerged from a general concern over the growing inaccessibility of the benefits of home ownership for low- and moderate-income Canadians. Yet government funding classified the program as a simple variation of public housing. Self-managed and socially mixed co-ops would save the government on administrative costs and avoid the creation of further socially segregated public housing projects.

Until recently, most federal housing officials and conservative critics of social policy tended to view co-op housing as simply another low-income housing supply program. The co-operative housing sector has, on the other hand, always maintained that co-op housing is much more than an alternative to traditional public housing. It is a new method of owning and self-managing housing projects.

It has become increasingly difficult for Canadians to afford homeownership during the past decade. In spite of the many very costly subsidy programs designed to help make home ownership affordable (such as the Assisted Home Ownership Program in the mid-1970's and the Canadian Home Ownership Stimulation Program in the early 1980's) as well as the tax benefits available to owners (such as the non-taxation of capital gains), levels of home ownership among lower-income Canadians have been dropping very sharply. As Tables 1 and 2 indicate, the 40 per cent of Canadian households with the lowest incomes have increasingly become tenants since the late 1960's while the 40 per cent of households with the highest incomes have increasingly become owners. This means that the tenant population is becoming an increasingly residual group. While the cost of providing new rental units has been increasing, the household income profile of the tenant population has been decreasing. With the long-term prospects of continued high unemployment and underemployment, this trend will probably continue. Private rental supply will continue to fail to meet the need for housing and access to home ownership will remain impossible for a growing number of tenants. (Hulchanski and Drover, 1986) This polarization of the population by tenure based on household income as well as the failure of the private rental sector to supply enough housing is very similar to the situation in Britain and Australia. (Hamnett, 1984; Paris, 1984)

It is due to these housing market conditions that the federal government is now finding the affordable home ownership characteristics of co-op housing politically attractive. This was recently confirmed when the new Conservative government announced changes in housing policy and programs in December 1985. William McKnight, the Minister responsible for housing at that time, explained that the main objective of the co-op housing program under a revised funding formula, is "to provide security of tenure for

moderate and middle-income households as an alternative to home ownership." Co-op housing, he added, is to "provide a level of assistance intended to help that group of people with incomes above those in core need that are unable, through no fault of their own, to afford home ownership." A rent supplement subsidy will also be available to enable low-income households to continue to access co-op housing. The government promised to maintain existing levels of funding for co-op housing, about 5,000 units per year, and to apply rent supplement funds to co-op units for low-income households. (Commons Debates, Dec. 12, 1985, p. 9433)

## **Social and Economic Benefits of Co-op Housing**

By using the supply of socially mixed co-operative housing as both a social housing supply program and as a home ownership program, co-operative housing offers a broad range of social and economic benefits, much broader than either rental or ownership programs by themselves. The major social benefits are: social integration; social support networks; the social benefits of home ownership; and the elimination of the rental housing adversarial relationship.

**Social Integration.** Housing co-ops provide for social integration (via income and household type mixing) within the co-op and in the neighbourhood at large. In suburban areas, co-ops often provide the only affordable housing for low- and moderate-income households. In urban neighbourhoods, co-ops provide the opportunity for maintaining a social and tenure mix in the midst of increasing gentrification and its resulting displacement of low- and moderate-income households.

**Social Support Networks.** Housing co-ops are organized communities that can have a positive impact on their own members and on the broader community. Their committee structure and resources (such as meeting rooms, playgrounds and so on) permit a self-help approach to problems and issues, rather than relying solely on public social services.

**Social Benefits of Home Ownership.** Housing co-ops provide the only opportunity in today's real estate market for many low- and moderate-income households to gain access to the security of tenure, self-management and quality of housing benefits associated with home ownership. The sense of ownership provided by co-op tenure is often reflected in the maintenance of the co-op and in members' participation in the management so as to keep operating costs down.

**Elimination of the Rental Housing Adversarial Relationship.** The



often adversarial landlord/tenant relationship is removed by permitting all residents to be legal co-owners and co-managers of their housing. The expensive process of enforcing landlord and tenant law is replaced by the internal democratic process of self-management. The same applies to public housing and to privately managed non-profit housing. A landlord/tenant relationship still exists.

Among the economic benefits of the co-op program are: the incentive to keep operating costs down; the low-cost administration of the rent supplement program; the decreased subsidy level for higher income residents; and long-term economic benefits for the community in general.

**Incentives to Keep Operating Costs Down.** Since members directly benefit from their efforts at keeping costs down, co-ops have a built-in incentive to achieve operating economies. The housing charge is based on actual costs and not on what the market will bear (or rent controls permit). Co-ops, like homeownership, become increasing affordable over time.

**Low-Cost Administration of the Rent Supplement Program.** Housing co-ops reduce the federal government's long term cost for income-tested supplements and thus they provide one of the most efficient shelter allowance programs. Costs are reduced because, as self-managed, non-market housing, the housing charges (rents) in co-ops increase more slowly than similar units in market housing. The gap which must be covered by a rent supplement subsidy is much less, especially after the first few years.

**Decreased Subsidy Level for Higher Income Residents.** Built into the co-op housing program is a mechanism by which middle-income residents have a percentage of the mortgage assistance withdrawn each year (after the third year). This automatic increase in housing charges is either distributed to low-income members as part of the rent supplement program or returned to CMHC.

**Long-Term Economic Benefits for the Community.** The co-op program is structured so that all residents, present and future, benefit from the federal assistance. No individual accrues more benefit than the monthly assistance and no capital gain is captured by an individual. The capital cost is fixed as are the levels of federal assistance. The federal co-op program is, therefore, creating a long-term legacy by increasing the quantity of affordable housing in the community. In addition, co-op members do not cost the federal treasury foregone revenues as is that case with the non-taxation of capital gains on private residences.

In short, the co-operative housing program is a means of meeting a variety of housing goals. In doing so it contributes in a small way -- limited by the level of funding allocated to it -- to solving major housing problems: providing affordable housing for low-income households; expanding housing supply in tight market areas; refurbishing older housing stock; providing appropriate housing for special needs groups; job creation.

### **Canada's Large Co-operative Sector**

One reason Canada's co-operative housing sector developed as successfully and extensively as it has is because of the very large co-operative sector in the country. Co-operatives have a long history and a great deal of popular appeal as a solution to the problem of providing user-owned and user-controlled services. (MacPherson, 1979) Housing is actually a recent addition and a junior partner to Canada's very extensive co-operative sector. Over 40 per cent of the adult population belong to at least one co-operative organization. Co-operatives reported over 12 million memberships in 1982 and play significant economic roles in all regions of the country and in many important industries such as agriculture, financial services and retailing. In 1980 revenues of co-operative organizations topped \$15 billion. (National Task Force on Co-operative Development, 1984)

The credit union/caisse populaire system, for example, has over 9 per cent of the total assets of Canada's major financial institutions. The largest insurance company in Canada is a co-operative, The Co-operators Group. The co-operative share of the national grain trade is approximately 70 per cent and in the dairy industry it is about 50 per cent. Housing is one of the newer sectors of the economy in which the co-operative approach to ownership and management has been successfully applied by Canadians.

As part of this very broad co-op community in Canada, the advocates of co-operative housing feel that greater co-operation between government and Canada's broader co-op sector can result in a more efficient and large scale delivery mechanism for affordable housing. In its May 1984 report to the Federal Government titled A Co-operative Development Strategy for Canada, the National Task Force on Co-operative Development recommended that the government "continue to actively support the development of co-operatives in the housing sector," that "the effectiveness of the delivery mechanisms ... be improved following consultation with the co-operative movement," and that the co-operative sector "undertake research to provide a better understanding of the potential and applicability of different co-operative housing models." (National Task Force on Co-operative Development, 1984, p. xxviii)

Co-op housing was identified by the Task Force as one of the key areas in which Canada's co-operative sector can effectively contribute to meeting the economic and social needs of Canadians by stimulating community based economic growth and by contributing a dose of social innovation into an institutional framework that appears to be more a part of the problem than the solution. "By unleashing the skills of local community groups through co-operative endeavour," the report notes, "housing co-operatives have been able to meet a wide range of housing and housing-related problems." The Task Force also identified the innovative form of home ownership which the co-op housing option is providing to Canadians:

The co-operative sector is proud of the accomplishments which housing co-operatives have been able to achieve over the last fifteen years. The benefits of this innovative form of home ownership and the communities which it has spawned will continue to be felt for generations. The recommendations we have made should result in an increase in the percentage of co-operative housing in the total supply of Canadian housing and will extend the social and economic benefits of co-operative housing to thousands of additional Canadians. (National Task Force on Co-operative Development, 1984, pp. 94, 101)

It is in part due to this general knowledge Canadians have of co-operatives and their support of co-operative businesses that co-op housing managed to gain and keep the support of federal governments since the early 1970's. The program, like many social programs, has been attacked by some conservatives and by most of the housing industry lobbies, especially in the current period of fiscal restraint due to large budget deficits. Yet the program has managed to survive.

### **The 1983 CMHC Evaluation of Social Housing Programs**

Though there may be a great deal of popular appeal for the co-operative housing sector, the senior staff of Canada Mortgage and Housing Corporation, which administers the program and provides housing policy advice to the federal government, has actively opposed the program from the late 1970's until recently, when senior staff changes were made. The program was attacked as being "inefficient" in terms of assisting households in need and it was continually asserted that the private sector is more efficient in supplying housing than the co-op resource groups. There is no hard evidence for either of these claims and the available evidence, in fact, points to the opposite.

CMHC's major public attack on the program came in November 1983 when it released an evaluation of the public, private and co-operative non-

profit housing programs, which are all funded under Section 56.1 of the National Housing Act. (CMHC, 1983) The evaluation, without directly saying so, was the housing agency's attempt to direct the government away from social housing supply programs toward programs like Section 8 in the United States which relies on the private sector. In addition, shelter allowances were being extensively promoted by the national office of CMHC and by the housing industry. CMHC's evaluation does its best to cast a good light on private rent supplements and to criticize the non-profit and co-op housing programs funded under Section 56.1.

To a large degree, because the attack on social housing was based on fairly obvious manipulations of criteria and cost comparisons, CMHC's evaluation itself became an issue throughout 1984. CMHC's attack, combined with the extensive attacks on social policy in general by the business community, tended to cause a backlash which forced the conservative government of Prime Minister Brian Mulroney, elected in September 1984, to maintain rather than eliminate many social programs, including co-op housing.

Leaving aside the weaknesses of the evaluation (see Hulchanski and Patterson, 1984), the 330 page document contains solid evidence on a number of significant aspects of the co-op program.

**Co-ops Exceeded the Low-Income Household Target.** In 1978, the last time the program was revised, the Federal Government required that at least 15% of the units be allocated to very low-income households on an income-tested basis. Even though program funding levels make it difficult to provide rent supplements to very many households, a survey conducted as part of the CMHC evaluation found that in 1981 co-ops and other non-profits were actually providing 42% of units on an income-tested basis. In addition, 80-90% of co-op households in 1981 earned less than the average Canadian household income.

**Co-ops are Operated Efficiently.** Housing charges in co-ops are based on actual operating costs, giving members an incentive to operate their housing efficiently. The evaluation showed that this feature has paid off: co-op operating costs were found to be 14% below non-profit housing and 28% below public housing. (CMHC, 1983, pp. 136-139)

**Co-ops are Healthy and Viable Communities.** The evaluators found that "the proportion of residents whose quality of life had worsened since moving to the projects was very low." In terms of social life, it was found that the majority of 56.1 households had gotten to know their neighbours both within and outside the project." (CMHC, 1983, pp. 240-241)

**Members do Participate in Co-op Management.** The CMHC evaluation found that the vast majority (88-97%) of households participated in their co-op and felt that their suggestions were seriously considered. The evaluators concluded that: "The emphasis in co-operative housing on participatory democracy is clearly evident in the opportunities for resident participation, the extent to which they participate, and the perceived impact of that participation." (CMHC, 1983, p. 246)

**Co-ops Expand the Supply of Modest Housing.** The evaluation concluded that the non-profit programs "have also contributed to the availability of affordable rental accommodation. In recent years, non-profit and co-operative housing has accounted for a significant proportion of new rental housing and ranges to over 50% in some metropolitan areas."

These findings lead the Co-operative Housing Foundation to conclude that "there is a great deal to be proud of in the track record of Section 56.1 financed housing co-operatives." (CHF, 1985, p.8) No other Canadian housing program has produced such a list of accomplishments nor has any social housing supply program been so well received by the residents and by the communities in which they are located. Co-op housing delivers virtually all of its benefits to both low- and moderate-income households while at the same time providing a host of other social and economic benefits.

## **The Future**

As a program which is both a subsidized housing supply program for low-income Canadians and a home ownership subsidy program for low- and moderate-income Canadians, co-op housing may be one of the few housing programs which future generations will not condemn as a mistake. We are not likely to see any dramatic photo's of co-op housing projects being dynamited a decade or so after being built. The resistance to providing adequate funding to supply good quality affordable housing has a long history, a history which is far from over. This history has meant that housing for the poor is considered a drain on the budget and an expense to be minimized by building minimum quality housing targeted only to the poorest households. Everyone else who cannot afford home ownership ought to find their place in the private rental market. Through constant political lobbying, the co-op housing program has managed to survive and continues to provide good quality housing in an excellent social and community environment. It is likely that the co-op program will continue to be an important component of Canada's social housing policy. The major limitation will remain its modest level of funding. This is not likely to change in the next few years, due to the low priority the federal government is giving housing.

The cost of the co-op housing program is not cheap. While it does provide a broad range of positive social and economic benefits to residents

and to the community in general, unmatched by any past or present program, it contains no magic solution to the fact that housing is expensive. There is no way around this basic fact. The ultimate solution to the problem of affordable housing is to narrow the gap between the rich and the poor. More households will then be able to afford housing. A dramatic improvement in the distribution of income, however, is difficult to imagine for the foreseeable future.

The success of Canada's co-op housing program demonstrates that the solution to the problem low- and moderate-income households face in obtaining affordable housing is to begin supplying affordable housing. Not all needs can be met at once or even in the near future, but at least progress is being made by continually adding to the nation's stock of permanently affordable good quality housing.

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**TABLE 1**  
**CHANGES IN HOME OWNERSHIP RATES WITHIN AND BETWEEN**  
**INCOME QUINTILES**  
**1967, 1973, 1977, 1981**

	<i>% of Households Owning Their Unit</i>				Change 1967-1981
	1967	1973	1977	1981	
Lowest Quintile	62.0%	50.0%	47.4%	43.0%	-19%
Second Quintile	55.5	53.6	53.3	52.4	- 3%
Middle Quintile	58.6	57.5	63.2	62.7	+ 4%
Fourth Quintile	64.2	69.8	73.2	75.0	+11%
Highest Quintile	73.4	81.2	82.3	83.5	+10%
Total	62.7	62.4	63.9	63.3	+0.6%

Sources: Statistics Canada (1983) *Household Facilities by Income and Other Characteristics*, Ottawa: Supply and Services, Catalogue 13-567.

**TABLE 2**  
**RENTER HOUSEHOLDS BY INCOME QUINTILE**  
**Canada, 1967, 1973, 1977, 1981**

Income Quintile					Change 1967-1981
	1967	1973	1977	1981	
Lowest Quintile	20.4%	26.6%	29.1%	31.1%	+10.7%
Second Quintile	23.9	24.7	25.9	26.0	+ 2.1%
Middle Quintile	22.2	22.6	20.4	20.3	- 1.9%
Fourth Quintile	19.2	16.1	14.8	13.6	- 5.6%
Highest Quintile	14.3	10.0	9.8	9.0	- 5.3%
Total	100.0	100.0	100.0	100.0	

Source: Statistics Canada (1983) *Household Facilities by Income and Other Characteristics*, Ottawa: Supply and Services, Catalogue 13-567.



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Middle Quintile	58.6	57.5	63.2	62.7	+ 4%
Fourth Quintile	64.2	69.8	73.2	75.0	+11%
Highest Quintile	73.4	81.2	82.3	83.5	+10%
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**Canada, 1967, 1973, 1977, 1981**

Income Quintile	1967	1973	1977	1981	Change 1967-1981
Lowest Quintile	20.4%	26.6%	29.1%	31.1%	+10.7%
Second Quintile	23.9	24.7	25.9	26.0	+ 2.1%
Middle Quintile	22.2	22.6	20.4	20.3	- 1.9%
Fourth Quintile	19.2	16.1	14.8	13.6	- 5.6%
Highest Quintile	14.3	10.0	9.8	9.0	- 5.3%
Total	100.0	100.0	100.0	100.0	

Source: Statistics Canada (1983) *Household Facilities by Income and Other Characteristics*, Ottawa: Supply and Services, Catalogue 13-567.